

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Bates et al.	§	
	§	
Serial No.: 09/887,621	§	Group Art Unit: 3622
	§	
Confirmation No.: 7429	§	
	§	
Filed: June 22, 2001	§	Examiner: Michael Bekerman
	§	
For: ENCOURAGING HOUSE CARD	§	
USE THROUGH PRICE	§	
GUARANTEES	§	

MAIL STOP AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

CERTIFICATE OF MAILING OR TRANSMISSION	
I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop AF, Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450, or facsimile transmitted to the U.S. Patent and Trademark Office to fax number 571-273-8300 to the attention of Examiner Michael Bekerman, or electronically transmitted via EFS-Web, on the date shown below:	
December 18, 2006	/Joseph Jong/
Date	Joseph Jong

RESPONSE TO FINAL OFFICE ACTION DATED OCTOBER 18, 2006

In response to the Final Office Action dated October 18, 2006, having a shortened statutory period for response set to expire on January 18, 2007, please enter this response and reconsider the claims pending in the application for reasons discussed below. While no fees are believed due, the Commissioner is hereby authorized to charge counsel's Deposit Account No. 09-0465/ROC920010071US1 for any fees, including extension of time fees or excess claim fees, required to make this response timely and acceptable to the Office.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper. Remarks/Arguments begin on page 10 of this paper.